

**Information to identify the case:**

Debtor 1	Charise Breedon-Balaam	Social Security number or ITIN xxx-xx-6789
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court District of New Jersey		
Case number: 18-27662-VFP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Charise Breedon-Balaam  
aka Charise Breedon, aka Charise Balaam

9/29/22

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Charise Breeden-Balaam  
Debtor

Case No. 18-27662-VFP  
Chapter 13

District/off: 0312-2  
Date Rcvd: Sep 29, 2022

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 21

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	Charise Breeden-Balaam, 738 Twin Rivers Drive North, East Windsor, NJ 08512
r	+ Grisela Flores, 429 Chestnut Street, Roselle Park, NJ 07204-1993
r	+ Helen Santana, EXP Realty, LLC, 28 Valley Road, Suite 1, Montclair, NJ 07042-2709
r	+ Milena Wilson, 150 Maple Avenue, #281, South Plainfield, nj 07080-3407
517737565	+ Concentra Urgent Care, 375 McCarter Highway, Newark, NJ 07114-2562
517737569	+ Metamorphisis Plastic Surgery, c/o Fein, Such, Khan, Shepard PC, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4609
517737572	+ Union County Savings Bank, 320 North Broad Street, Elizabeth, NJ 07208-3703

**TOTAL: 7**

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 29 2022 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 29 2022 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: ecourts.col_efilings@fskslaw.com	Sep 29 2022 20:45:00	Metamorphosis Plastic Surgery, c/o Fein Such Kahn & Shepard PC, 7 Century Dr., Suite 201, Parsippany, NJ 07054-4609
517737564	+ EDI: BANKAMER.COM	Sep 30 2022 00:43:00	Bank Of America, Correspondence FL-1-908-01-49, Po Box 31785, Tampa, FL 33631-3785
517742983	+ Email/Text: bankruptcy@cavps.com	Sep 29 2022 20:45:00	Calvary SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517737566	+ EDI: CONVERGENT.COM	Sep 30 2022 00:43:00	Convergent Outsourcing, Inc., 800 SW 39th St., PO Box 9004, Renton, WA 98057-9004
517867913	EDI: Q3G.COM	Sep 30 2022 00:43:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517737567	+ Email/Text: ecourts.col_efilings@fskslaw.com	Sep 29 2022 20:45:00	Fein Such Khan & Shepard PC, 7 Century Dr, Ste 201, Parsippany, NJ 07054-4673
517737570	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Sep 29 2022 20:55:17	Regional Acceptance Corp, 304 Kellam Road, Virginia Beach, VA 23462-2712
517752170	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Sep 29 2022 20:55:17	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
517737571	+ Email/Text: bankruptcy@senexco.com	Sep 29 2022 20:45:00	Senex Services Corp, 3333 Founders Rd, Ste 201, Indianapolis, IN 46268-4932
517857138	EDI: BANKAMER.COM		

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Total Noticed: 21

517737573	+ Email/Text: bankruptcynotice@westlakefinancial.com	Sep 30 2022 00:43:00	Union County Savings Bank, c/o Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
517864578	+ Email/Text: bankruptcynotice@westlakefinancial.com	Sep 29 2022 20:45:00	Westlake Financial, PO Box 76809, Los Angeles, CA 90076-0809
		Sep 29 2022 20:45:00	Westlake Financial Services, 4751 Wilshire Blvd, Suite 100, Los Angeles, CA 90010-3847

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
r	*+	Helen Santana, EXP Realty, LLC, 28 Valley Road, Suite 1, Montclair, NJ 07042-2709
517737568	##+	KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING LP, FKA COUNTRYWIDE HOME LOANS SERVICING LP dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Union County Savings Bank dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Douglas G. Mitchell	on behalf of Debtor Charise Breeden-Balaam douglas@lawyermitchell.com g18162@notify.cincompass.com
Kevin Gordon McDonald	on behalf of Creditor Union County Savings Bank kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com
Kevin Gordon McDonald	on behalf of Creditor BANK OF AMERICA N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING LP, FKA COUNTRYWIDE HOME LOANS SERVICING LP kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Philip A Kahn	on behalf of Creditor Metamorphosis Plastic Surgery pkahn@feinsuch.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8